

# Liability & Property Trends

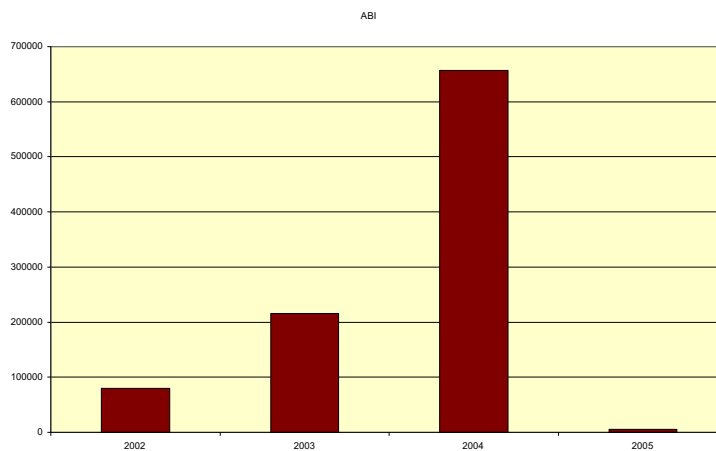
*Presented by:*

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## Auto Bodily Injury



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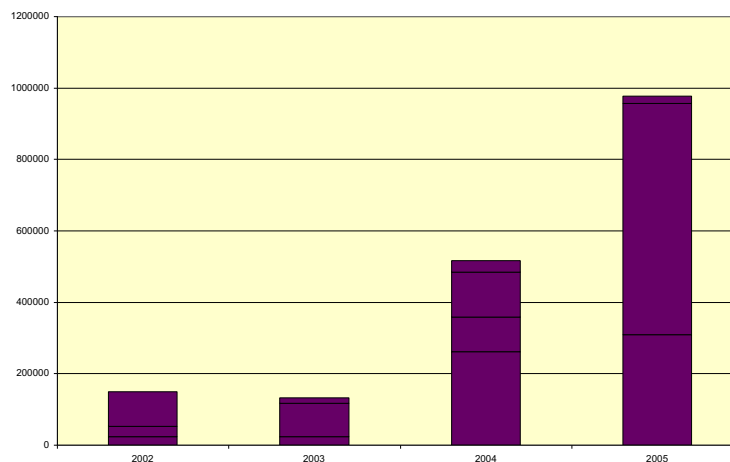
## Auto Bodily Injury-Liability Trends



- Speed too Fast
- Following too Close
- Failure to Yield
- Not Obeying Traffic Signals
- Extra Precautions around Children

3

## Property – Excluding Auto Damage



4

## Property Trends



- Building Alarm **not** Connected to Emergency Response
- Gas Propane Line **not** Protected from Weight of Snow
- Ongoing Maintenance to old Buildings

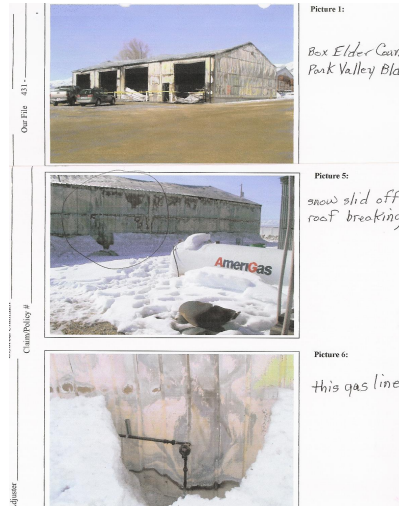
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## Building Alarm not Connected to Emergency Response



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## Gas Propane Line not Protected from Weight of Snow



7

## Maintenance to old Buildings



8

## General Trends-Conclusion



- Leaving Car in Neutral or Drive
- General Liability Bodily Injury-Trip and Fall
- Decrease in Land Use Claims
- Decrease in Errors & Omissions Claims
  
- Questions & Answers